

United States Bankruptcy Court – District of South Carolina

J. Bratton Davis United States
Bankruptcy Courthouse
1100 Laurel Street
Columbia, SC 29201-2423

Case Number: 04-09854-jw

Chapter: 7

In re: *(Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address)*

Jeffrey Dwayne Johnson
aka Jeff Dwayne Johnson , aka Jeffrey D. Johnson , dba
Affordable Painting Contractors
172 Timberlake Drive
Inman, SC 29349

Denise Elizabeth Johnson
aka Denise E. Johnson
172 Timberlake Drive
Inman, SC 29349

SSN: xxx-xx-2610

SSN: xxx-xx-1205

Entered By The Court
08/01/06

**ORDER
DISCHARGE OF DEBTOR
ORDER DISCHARGING TRUSTEE
ORDER CLOSING CASE**

Filed By The Court

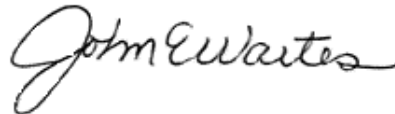
08/01/06

Clerk of Court
US Bankruptcy Court

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:**

1. The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).
2. The trustee has certified that the estate of the above-named debtor(s) has been fully administered, therefore, *Randy A. Skinner* , is discharged as the trustee of the above named debtors(s) and the bond is canceled.
3. The Chapter 7 case of the above-named debtor(s) is closed.

Columbia, South Carolina
August 1, 2006
Document 75 – 57



Chief United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes **(applies to cases filed on or after 10/17/2005)** ;
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans **(applies to cases filed on or after 10/17/2005)** .

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0420-7
Case: 04-09854

User: shealy
Form ID: 166BNC

Page 1 of 2
Total Served: 80

Date Rcvd: Aug 01, 2006

The following entities were served by first class mail on Aug 03, 2006.

db +Jeffrey Dwayne Johnson, 172 Timberlake Drive, Inman, SC 29349-6334
jdb +Denise Elizabeth Johnson, 172 Timberlake Drive, Inman, SC 29349-6334
aty +Alane A. Becket, Becket and Lee LLP, PO Box 3001, 16 General Warren Blvd,
Malvern, PA 19355-1245
aty +Carlton D. Robinson, The Carlton D. Robinson Law Firm, LLC, 1533 Richland Street,
Columbia, SC 29201-2609
aty +Dana Elizabeth Wilkinson, 365-C East Blackstock Road, Spartanburg, SC 29301-3762
aty +Donald Erwin Rothwell, PO Drawer 2789, Irmo, SC 29063-4007
aty +J. Ronald Jones, Jr., 126 Seven Farms Drive, Suite 200, Charleston, SC 29492-8144
tr +Gretchen D. Holland, 301 N. Main Street, Suite 1904, Greenville, SC 29601-2184
tr +Helen Elizabeth Burris, 301 N. Main Street, Suite 1904, Greenville, SC 29601-2184
tr +Randy A. Skinner, PO Box 1209, Greenville, SC 29602-1209
ust +U. S. Trustee, 1835 Assembly St., Room 953, Columbia, SC 29201-2448
cr +Countrywide Home Loans., POB 829009, Dallas, TX 75382-9009
cr First Federal Savings & Loan of Charleston, P.O. Box 118068, Charleston, SC 29423-8068
cr +Marco Galvez, 149 Wynette Way, Inman, SC 29349-9701
540327037 +ASC of Spartanburg, 720 N Pine Street, Spartanburg SC 29303-3127
540327036 +Ambulatory Anesthesia, PO Box 4718, Spartanburg SC 29305-4718
539704633 Bank One, N54, W 13600 Woodale Drive, Menomonee Falls WI 53051
539704634 +Bell South, PO Box 70529, Charlotte NC 28272-0529
540327038 +Bennett & DeLoney PC, PO Box 190, Midvale UT 84047-0190
539768428 +CREDEX AMERICA INC, 5500 MAIN STREET, BUFFALO NY 14221-6755
539704639 +Commerical Collection Corp, PO Box 740, Buffalo NY 14217-0740
539704641 +Credit Bureau Associates, PO Box 1051, Spartanburg SC 29304-1051
539732959 DUKE POWER CO, PO BOX 1245, CHARLOTTE NC 28201-1245
539722273 +Dana Wilkinson, PO Box 2834, Spartanburg SC 29304-2834
539704642 +Dun & Bradstreet, PO Box 5471, Mount Laurel NJ 08054-5471
539704643 +Encore Management, PO Box 3330, Olathe KS 66063-3330
539752676 +FIRST CITIZENS, PO BOX 29, COLUMBIA, SC 29202-0029, 803-733-2754
539704644 +First Citizens Bank, PO Box 160639, Spartanburg SC 29316-0011
539704645 +First Federal of Charleston, PO Box 118068, Charleston SC 29423-8068
539704646 +First North American Bank, PO Box 100044, Kennesaw GA 30156-9244
539704647 +Franklin Collection, PO Box 3910, Tupelo MS 38803-3910
539704648 +Haynsworth Sinkler Boyd PA, PO Box 11889, Columbia SC 29211-1889
539774986 Household Bank and its Assigns, by eCAST Settlement Corporation, as its agent,
P.O. Box 35480, Newark, NJ 07193-5480
539760872 +JEAN R JAMESON, SPARTANBURG CNTY TAX COLLECTOR, PO BOX 3060, SPARTANBURG SC 29304-3060
539704650 +JL Walston, 1530 N Gregston Street, Durham NC 27701-1155
539810221 Jefferson Capital Systems, LLC., POB 23051, Columbus, GA 31902-3051
540321100 +Jennifer Stroud, 415 Royal Oak Drive, Spartanburg SC 29302-4505
540327039 +Joe Gibson Auto World, 489 W Main Street, Spartanburg SC 29301-2272
540327040 +Kim Dearybury, 502 Twin Drive, Spartanburg SC 29302-2702
540327035 +Leroy Miller, 8541 Valley Falls Road, Spartanburg SC 29316-5350
539704652 +Marco Acuna-Galvez, 149 Wynette Way, Inman SC 29349-9701
539704653 +Mark Osment, 2620 Redland Road, Campobello SC 29322-8577
539704654 +Mary Black Hospital, PO Box 3217, Spartanburg SC 29304-3217
539704656 +NCO Financial System, PO Box 41418, Philadelphia PA 19101-1418
540327041 National Commerce Financial, c/o National Bank or Commerce, PO Box 85041,
Richmond VA 23285-5041
539704657 +Orchard Bank, PO Box 5222, Carol Stream IL 60197-5222
539704658 +Piedmont Association, 1078 Union Street, Spartanburg SC 29302-3318
540327042 +Piedmont Eye Associates, 391 Serpentine Drive, Suite 400, Spartanburg SC 29303-3081
540327043 +Precision Anesthesia, PO Box 4718, Spartanburg SC 29305-4718
540327044 +Regional Emergency Center, PO Box 651665, Charlotte NC 28265-1665
540327045 +Regional Emergency Medicine, PO Box 65955, Charlotte NC 28265-0955
539704659 +Regional Finance, 195-A South Converse Street, Spartanburg SC 29306-3243
539704660 +Regions Financial, PO Box 15137, Wilmington DE 19886-5137
540281188 Resurgent Capital Services LP as Servicer for LVNV, PO Box 10675, Greenville, SC 29603-0675
539704661 +SC Department of Revenue, PO Box 125, Columbia SC 29214-0001
539704662 +Spartanburg County Tax Collector, PO Box 3060, Spartanburg SC 29304-3060
540327046 +Spartanburg Pathology, PO Box 52990, Greenwood SC 29649-0048
539704663 +Spartanburg Radiological Assoc, PO Box 60100, Charleston SC 29419-0100
539704664 +Spartanburg Regional Healthcare System, PO Box 651602, Charlotte NC 28265-1602
540327047 +Spartanburg Regional Medical Center, 101 E Wood Street, Spartanburg SC 29303-3072
540327048 +Sprint, West Asset Management, PO Box 2348, Sherman TX 75091-2348
539704665 +Talking Phone Book, PO Box 5168, Buffalo NY 14240-5168
539704666 +Universal Fidelity Corp, PO Box 941911, Houston TX 77094-8911
539804221 +Valued Services, LLC, dba First American Cash Advance, Attn Legal Services, 4030 Highway 9,
Boiling Springs SC 29316-8501
540327049 +Westgate Family Physicians, 105 Powell Mill Road, Spartanburg SC 29301-1580
540327050 +Womans Clinic PA, 853 N Church Street, Suite 720, Spartanburg SC 29303-3003
539748151 +Zenith Acquisition Corp., P O Box 740933, Dallas, TX 75374-0933

The following entities were served by electronic transmission on Aug 01, 2006 and receipt of the transmission was confirmed on:

tr +EDI: QRSKINNER.COM Aug 01 2006 18:32:00 Randy A. Skinner, PO Box 1209,
Greenville, SC 29602-1209
539736450 EDI: CHASE.COM Aug 01 2006 18:32:00 BANK ONE, PO BOX 182223, COLUMBUS OH 43218-2223
539879603 +EDI: CIAC.COM Aug 01 2006 18:32:00 CITIFINANCIAL, INVESTMENT RECOVERY, PO BOX 913,
OWINGSMILLS MD 21117-0700
539704635 +EDI: CAPITALONE.COM Aug 01 2006 18:32:00 Capital One, PO Box 85147, Richmond VA 23276-0001
539803280 +EDI: CAPITALONE.COM Aug 01 2006 18:32:00 Capital One, C/O TSYS Debt Management,
PO Box 5155, Norcross, GA 30091-5155

District/off: 0420-7
Case: 04-09854

User: shealy
Form ID: 166BNC

Page 2 of 2
Total Served: 80

Date Rcvd: Aug 01, 2006

The following entities were served by electronic transmission (continued)

539704636 +Fax: 866-393-1342 Aug 01 2006 22:23:49 Centrix, 6782 S. Potomac Street,
Englewood CO 80112-3915
539704637 +EDI: CHASE.COM Aug 01 2006 18:32:00 Chase Freedom, PO Box 15583, Wilmington DE 19886-1194
539704638 +EDI: CIAC.COM Aug 01 2006 18:32:00 Citifinancial, Bankruptcy Services Center, PO Box 913,
Owings Mill, MD 21117-0700
540316477 +EDI: CIAC.COM Aug 01 2006 18:32:00 Citifinancial, Bankruptcy Service Center, PO Box 913,
Owings Mill MD 21117-0700
539704640 +EDI: COUNTRYWIDE.COM Aug 01 2006 18:32:00 Countrywide, PO Box 10221,
Van Nuys CA 91410-0221
539768987 +EDI: COUNTRYWIDE.COM Aug 01 2006 18:32:00 Countrywide, 7105 Corporate Dr. PTXB35,
Plano, TX 75024-4100
539709615 +EDI: TSYS.COM Aug 01 2006 18:32:00 GE CONSUMER FINANCE, PO BOX 960061,
ORLANDO, FL 32896-0061
539704651 +EDI: TSYS.COM Aug 01 2006 18:32:00 Lowe's, PO Box 103080, Roswell GA 30076-9080
539704655 +EDI: TSYS.COM Aug 01 2006 18:32:00 Monogram Credit Card, PO Box 276, Dayton OH 45401-0276
539704657 +EDI: HFC.COM Aug 01 2006 18:32:00 Orchard Bank, PO Box 5222, Carol Stream IL 60197-5222
TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank One
cr Carolina Collegiate Federal Credit Union
cr eCAST Settlement Corporation
539739707 CHASE MANHATTAN BANK, PORTFOLIO RECOVERY ASSOC, PO BOX 12914, NORFOLK V A23541
cr* Resurgent Capital Services LP as Servicer for LVNV, PO Box 10675, Greenville, SC 29603-0675
539768465* +CREDEX AMERICA INC, 5500 MAIN STREET, BUFFALO NY 14221-6755

TOTALS: 4, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2006

Signature:

